

# Fidelity Customer Protection Guarantee

Fidelity is proud to offer our Customer Protection Guarantee to give you peace of mind when doing business with us. We value your business and the trust that you have placed in Fidelity. Let's work together to keep your assets safe and secure.

Fidelity will reimburse you for losses from unauthorized activity in your Covered Accounts occurring through no fault of your own.

## **What Fidelity accounts are covered?**

Covered Accounts are your Fidelity brokerage accounts, your Fidelity Crypto<sup>SM</sup> accounts, and your Fidelity retirement plan accounts (e.g., 401(k), 403(b), 457, or profit sharing plans).

## **What about Fidelity accounts managed by independent investment advisors?**

Cash and securities in these Fidelity accounts are covered, but please be aware, as described below, transactions and other activities made by your investment advisor for you (or any transactions or activities initiated by someone with whom you have given access to your account information and/or account credentials) are considered authorized by you and are not covered by the Customer Protection Guarantee.

## **What actions must I take to be eligible?**

To be eligible for coverage under the Customer Protection Guarantee, you must frequently check your account information and promptly review correspondence, account statements, confirmations, and alerts as they are made available to you, but no later than 30 days after that information is posted to your account or delivered to you. **You must immediately contact and report to Fidelity by calling 800-544-6666** if you suspect any unauthorized account activity, errors, or discrepancies, if you lose the device you normally use to contact us, or if you have not received your account statements. You must also maintain up-to-date contact information with us so that you can receive timely account communications and to ensure that we can contact you in case of suspected unauthorized activity.

## **What must I do to protect my accounts?**

Use a unique username and password when setting up online credentials. Change your password and notify us immediately if you become aware that you are the victim of identity theft. Actively monitor your accounts and never share your account access information, including username, password, and answers to security questions, with anyone, or grant someone else access to your account. You should also never grant remote access to your computer or readback a one-time security password unless you have initiated the service call to a phone number that you have verified to be valid. Fidelity will never contact you to ask for this information or to gain access to your computer. You should visit our security pages at <https://www.fidelity.com/security> or on [NetBenefits](#) to learn more about ways to protect yourself.

## **What if I have a claim?**

We will ask for your cooperation with our investigation and may require you to take follow up actions. For example, we may ask you to have a professional computer security company clean your computer hard-drive. We may also ask you to file a police report, provide an affidavit, take steps to recover the funds from a wrongdoer known to you or sign a release. Fidelity will investigate each claim and determine the applicability of the Customer Protection Guarantee and any reimbursement amounts based upon the facts of your situation. We do not cover taxes, legal fees, lost opportunity costs, consequential/non-monetary damages, or other amounts that have been or are eligible to be reimbursed, for example, by a depository bank, outside investment provider or through insurance.

## **What are examples of when I won't be covered?**

If you grant access or authority to, or share your Fidelity account access credentials or information with, any persons or entities, their activity will be considered authorized by you and not covered by the Customer Protection Guarantee. Losses of cash, securities, or digital assets transferred to outside accounts that are beneficially owned by you are not covered by the Customer Protection Guarantee. Also not covered is any activity by an employer/plan administrator, financial intermediary, or third-party who is authorized by you to access your data (or who received your data as a result of that access), or with whom you've shared or provided access to your username, password, or account number, or from malware or a breach of security that affects the systems of any of those parties. If you direct us to share

account access information about you or your accounts with any third-party, the Customer Protection Guarantee does not cover any losses or activity resulting from the sharing of that information, including any misuse or theft of that information from a third-party.

**What other activities and assets are not covered?**

The Customer Protection Guarantee does not cover losses to the extent they arise from something other than unauthorized access to your assets through your Covered Accounts. The Customer Protection Guarantee also does not cover accounts held outside of Fidelity or assets that are not held in a Covered Account, including certain annuities and insurance products, Fidelity Advisor Fund accounts, and Fidelity Advisor 529 accounts.

**What if I suspect fraud with my credit/debit cards or check-writing?**

Credit and debit card and check-writing transactions, and physical theft are not covered by the Customer Protection Guarantee. For fraud which has occurred through such activity, refer to the terms and conditions sent with the card or first order of checks.

The Fidelity Customer Protection Guarantee does not alter or supersede any account or other agreements that you have with Fidelity, or any rights or protections that might be provided to customers under Regulation E, and is offered under the laws of Massachusetts. Check back here for updates, which are effective as of the publication date.

The Fidelity Customer Protection Guarantee is being provided by the applicable Fidelity entity with whom you have your Covered Account.

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## Next Steps

**Call 800-835-5095**

If you have questions, chat with a Fidelity representative.

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